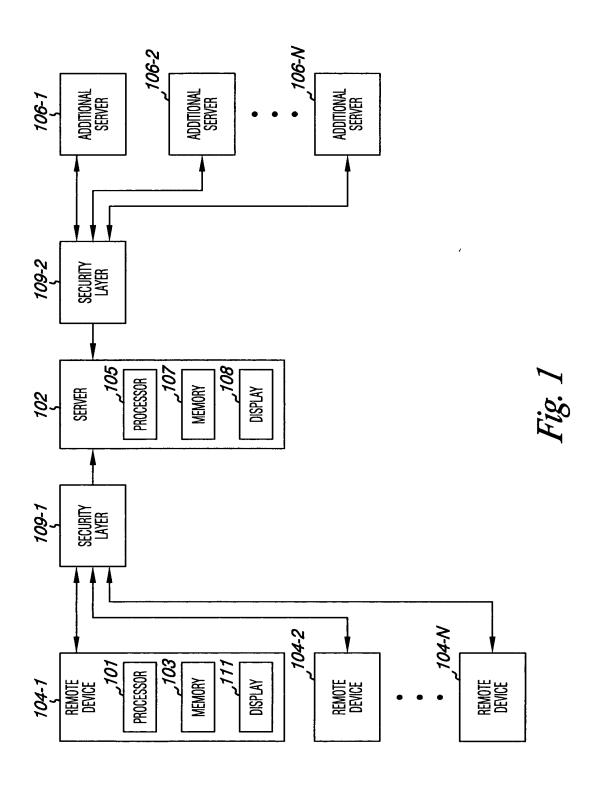
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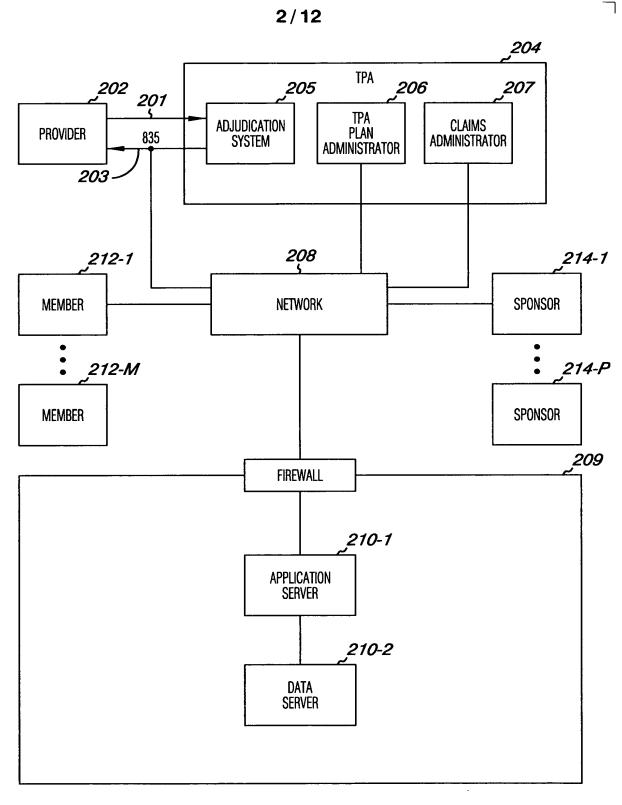
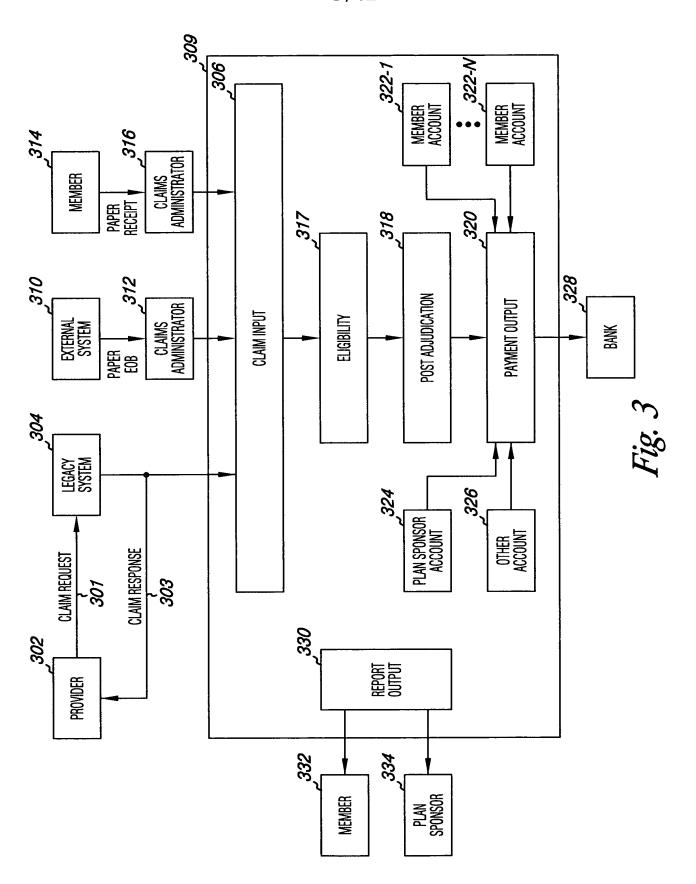


Fig. 2



INSURANCE PLAN		
SERVICES		401
in-network	OUT-OF-NETWORK	401
402-1 → CO-PAY 402-2 → CO-INSURANCE 402-N → OTHER	404-1 → CO-PAY 404-2 → CO-INSURANCE 404-N → OTHER	
SPONSOR PLAN		
*SERVICES		405
*IN-NETWORK	*OUT-OF-NETWORK	<i>↓405</i>
<i>406-1</i> ~ *CO-PAY <i>406-2</i> ~ *CO-INSURANCE <i>406-N</i> ~ *OTHER	408-1 ~ *CO-PAY 408-2 ~ *CO-INSURANCE 408-N ~ *OTHER	
MEMBER PLAN		409
410-1 ~ HRA 410-2 ~ FSA 410-3 ~ VACATION ACCNT 410-N ~ OTHER MEMBER ACCNT		¥409

Fig. 4

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SPONSOR CLAIM CATEGORY

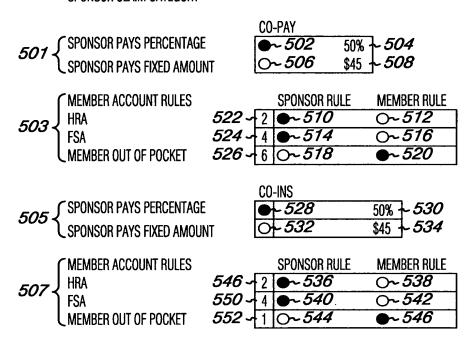
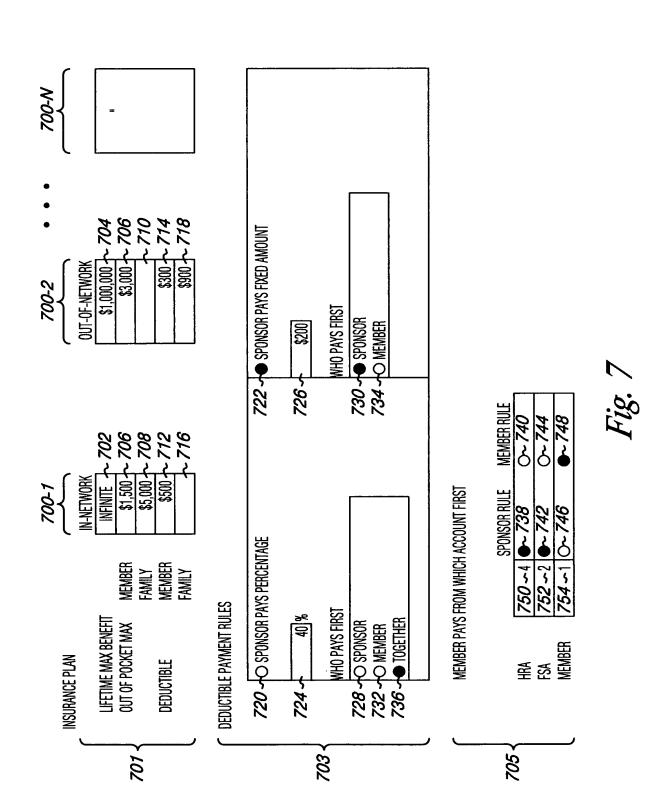


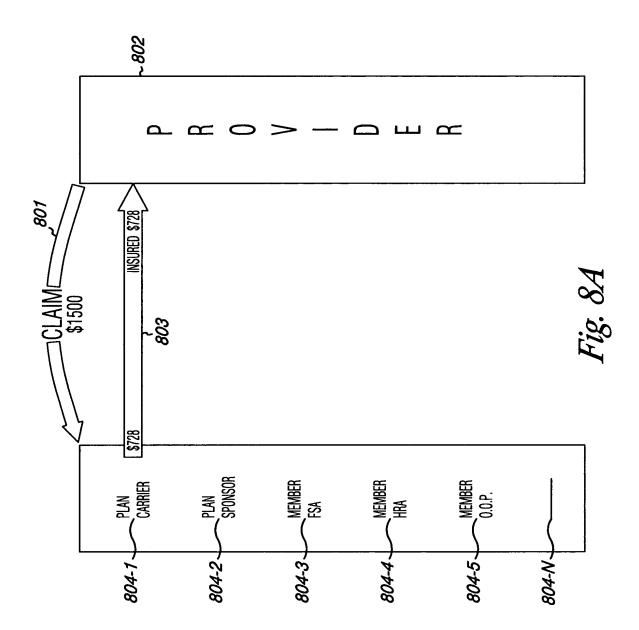
Fig. 5

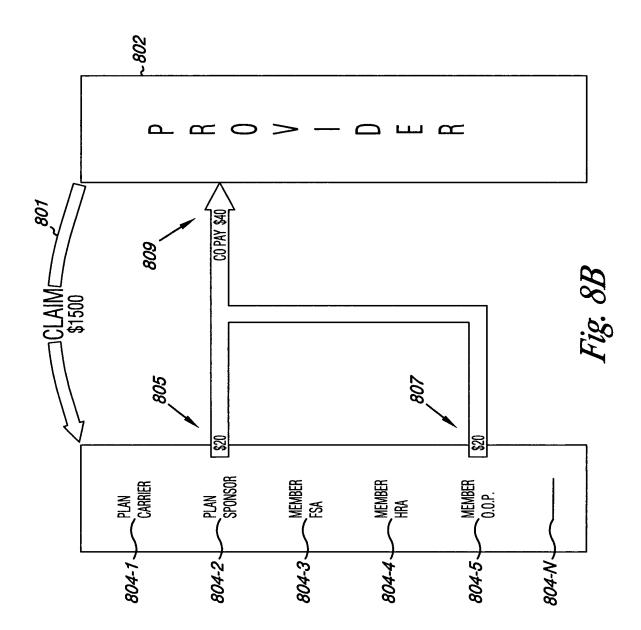
_		6/12
669	OUT OF NETWORK INSURANCE (AFTER CO-PAY) $50\% \sim 604$ $$40 \sim 608$ YES ~ 672	CO-PAY SPONSOR RULE 646 - 2
N-109	=	3
	IN NETWORK INSURANCE (AFTER CO-PAY) PAY $80\% \sim 602$ $$15 \sim 606$ NO ~ 670 **S,000 ~ 674	CO-PAY SPONSOR RULE MEMBER RULE 643 - 2
	INSURANCE CATEGORY INSURANCE RULES CARRIER PERCENT AFTER CO-PAY CO-PAY AFTER DEDUCTIBLE MAXIMUM OUT OF POCKET PAYMENT	SPONSOR RULES 607 { SPONSOR PAYS PERCENTAGE 603 { MEMBER ACCOUNT RULES FSA MEMBER OUT OF POCKET MEMBER ACCOUNT RULES 605 { SPONSOR PAYS FIXED AMOUNT MEMBER ACCOUNT RULES 607 { MEMBER ACCOUNT RULES FSA MEMBER ACCOUNT RULES 607 { FSA MEMBER OUT OF POCKET
	600-1	600-2 Fig. 6

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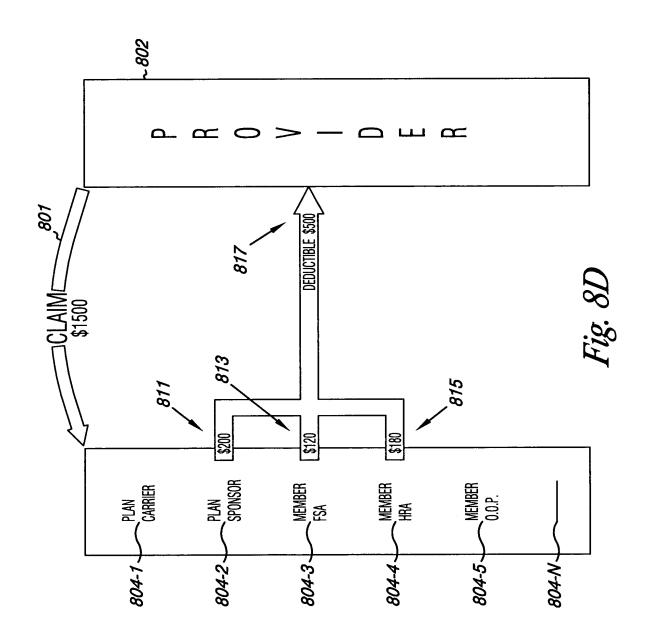


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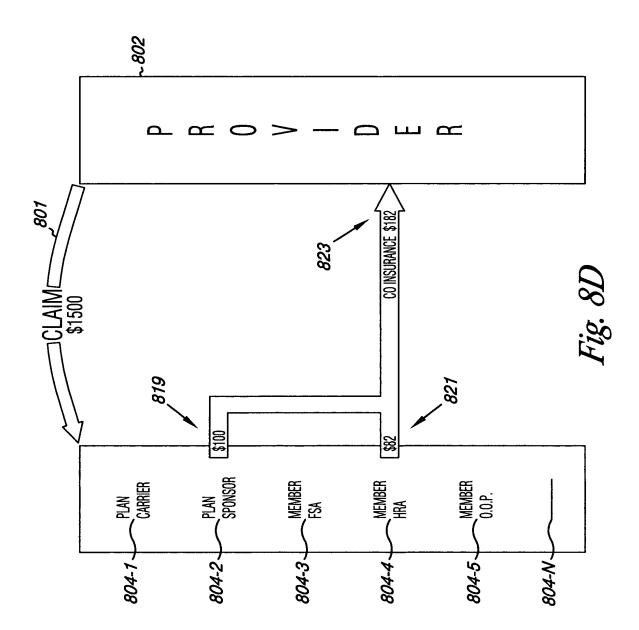




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